100 CUMMINGS CENTER, SUITE 303C BEVERLY, MASSACHUSETTS 01915

978.921.2670 | WWW.DGANDL.COM HRS: MON-FRI 9 AM-4 PM

February 26, 2024

VIA CERTIFICATE OF MAILING AND REGULAR MAIL

Jacquelin Levesque 10 Huntley Drive Scarborough, ME 04074

Jacquelin Levesque 10 Huntley Drive 17 Scarborough, ME 04074

Sally Levesque 10 Huntley Drive Scarborough, ME 04074



NOTICE OF MORTGAGOR'S RIGHT TO CURE THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Re Property

10 Huntley Drive, Scarborough, ME 04074

Address:

Loan Number:

Dear Mortgagor:

This letter is being sent by Doonan, Graves & Longoria, LLC, as Attorney in Fact and agent for the Servicer and Mortgagee. Doonan, Graves & Longoria, LLC is authorized to send this notice by and on behalf of the Servicer, Gregory Funding LLC, the Mortgagee, Ajax Mortgage Loan Trust 2021-E, Mortgage-Backed Securities, Series 2021-E, by U.S. Bank National Association, as Indenture Trustee and the Owner/Investor, Ajax Mortgage Loan Trust 2021-E, Mortgage-Backed Securities, Series 2021-E, by U.S. Bank National Association, as Indenture Trustee pursuant to the terms of the subject Note, Mortgage and Title 14, Sec. 6111.



Your loan is in default for failure to make payments of principal and interest when due. This delinquency represents a breach of your Note and Mortgage in favor of Mortgage Electronic Registration Systems Inc. as nominee for Residential Mortgage Services, Inc. its successors and assigns (if MERs) dated April 10, 2008 and recorded in the Cumberland County Registry of Deeds in Book 25983, Page 192. This firm is relying on information provided by the Servicer. If you are in Bankruptcy or received a Bankruptcy discharge of this debt, this letter is not an attempt to collect the debt, but notice of possible enforcement of our lien against the collateral property.

An itemization of all past due amounts, including, but not limited to, reasonable interest and late charges, attorney's fees and other reasonable fees and costs, causing the loan to be in default is as follows:

	Principal		
	and Inter-	Taxes and	
Due Date	est	Insurance	Payment Due
7/1/2023	\$996.82	\$268.62	\$1,265.44
8/1/2023	\$996.82	\$268.62	\$1,265.44
9/1/2023	\$996.82	\$268.63	\$1,265.45
10/1/2023	\$996.82	\$268.63	\$1,265.45
11/1/2023	\$996.82	\$268.63	\$1,265.45
12/1/2023	\$996.82	\$268.63	\$1,265.45
1/1/2024	\$996.82	\$268.63	\$1,265.45
2/1/2024	\$996.82	\$268.63	\$1,265.45
Interest Credit			-\$678.88
Unpaid Late			70.0.00
Charges			\$931.96
Total Amount to Cure			Ţ001.00
Default			\$10,376.66

The total amount due does not include any amounts that become due after the date of the notice.

You have the right to cure the default within 35 days of receipt of this notice by sending payment in the amount of \$10,376.66 in the form of certified and/or cashier's check(s) and/or money order(s) in full to: Gregory Funding LLC, Payment Processing, 13190 SW 68th Parkway, Suite 200, Tigard, OR 97223. Please include the loan number, borrower's name and property address on your check. If the default is not cured within this time-frame, the mortgagee may exercise its right to accelerate payment of this loan. Failure to cure this default may result in the sale of the property secured by this mortgage at a foreclosure sale. If the full amount listed above is paid within 35 days of receipt of this letter

any other fees and costs due as of this date will be waived. To reach a person with authority to modify a mortgage loan, please contact Gregory Funding LLC at (503) 505-5646 to discuss your loan.

Pursuant to Title 14, Section 6111 of M.R.S.A., you have the right to cure the default by full payment of all amounts that are due without acceleration, including reasonable interest and late charges specified in the mortgage or note as well as reasonable attorney's fees. If you meet the conditions above, you will have the right to have the mortgagee's enforcement of this Security Instrument discontinued and to have the Note and the Security Agreement remain fully effective as if immediate payment in full had never been required. You have the right in any lawsuit for foreclosure and sale to argue that you did keep your promises and agreements under the Note and under the Security Instrument, and to present any other defenses that you may have.

You may have options available other than foreclosure. You may discuss available options with the mortgagee, which is Ajax Mortgage Loan Trust 2021-E, Mortgage-Backed Securities, Series 2021-E, by U.S. Bank National Association, as Indenture Trustee, the mortgage servicer, which is Gregory Funding LLC or a counselor approved by the United States Department of Housing and Urban Development. You are encouraged to explore available options prior to the end of the right-to-cure period.

As defined under Maine Law, Ajax Mortgage Loan Trust 2021-E, Mortgage-Backed Securities, Series 2021-E, by U.S. Bank National Association, as Indenture Trustee is the Owner/Investor in the note and mortgage, which is the subject of this letter.

Where mediation is available under 14 M.R.S.A. section 6321-A, you may request mediation to explore options for avoiding foreclosure judgment.

A list of all counseling agencies approved by the United States Department of Housing and Urban Development operating to assist mortgagors in the State to avoid foreclosure is attached. The attached list is integrated as if set forth in full. You may also review this list by visiting the following website:

http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search&searchstate=me

To reach people having authority to modify your mortgage loan, please contact Gregory Funding LLC at the address below in order to resolve all matters relating to this mortgage and any foreclosure proceedings thereunder and to discuss options other than foreclosure.

Gregory Funding LLC

Loss Mitigation Department/Loan Resolution 13190 SW 68th Parkway, Suite 200 Tigard, OR 97223 (866) 712-5698

NOTICE OF IMPORTANT RIGHTS

Pursuant to the Federal Fair Debt Collection Practices Act (15 USCS Sec. 1692), a consumer debtor is required to be sent the following notice: (1) unless the consumer, within thirty days after receipt of this notice, disputes the validity of the debt or any portion thereof, the debt will be assumed to be valid by the debt collector; (2) if the consumer notifies the debt collector in writing with the thirty-day period that the debt, or any portion thereof, is disputed, the debt collector will obtain verification of the debt or a copy of a judgment against the consumer and copy of such verification or judgment will be mailed to the consumer by the debt collector; and (3) upon the consumer's written request within the thirty-day period, the debt collector will provide the consumer with the name and address of the original creditor, if different from the current creditor. The law firm of Doonan, Graves & Longoria, LLC is acting as the debt collector, pursuant to the Federal Fair Debt Collection Practices Act. Any information will be used for that purpose. The Federal Trade Commission has ruled that the Federal Fair Debt Collection does not preclude the institution of legal action prior to the expiration of the thirty day period. If you are in bankruptcy or received a bankruptcy discharge of this debt, this communication is not an attempt to collect the debt against you personally, but is notice of a possible enforcement of the lien against the collateral property.

> Very truly yours, Gregory Funding LLC Ajax Mortgage Loan Trust 2021-E, Mortgage-Backed Securities, Series 2021-E, by U.S. Bank National Association, as Indenture Trustee

by its attorney

Reneau J. Longoria, Esq.

CB

cc: Client

Bureau of Consumer Credit Protection Attachment: HUD Approved Housing Counseling Agencies

57372

HUD Housing Counseling Agencies located in MAINE

HUD Housing Coun	seling Agencies located in MAIN	E	
Fax Ema HUD Wel	-Free Number	Address	Language s
PENQUIS COMMUNITY ACTION PROGRAM	P: 207-973-3500 T: F: E: N/A W: www.penquis.org A: 81649	262 Harlow St Bangor, Maine 04401-4952	- English
COASTAL ENTERPRISES, INCORPORATED	P: 207-504-5900 T: 877-340-2649 F: E: jason.thomas@ceimaine.org W: www.ceimaine.org A: 80985	30 Federal Street Suite 100 BRUNSWICK, Maine 04011-1510	- English - Spanish
AVESTA HOUSING DEVELOPMENT CORPORATION	P: 207-553-7780-3347 T: 800-339-6516 F: 207-553-7778 E: ndigeronimo@avestahousing.org W: www.avestahousing.org A: 81144	307 Cumberland Avenue PORTLAND, Maine 04101-4920	- English
YORK COUNTY COMMUNITY ACTION AGENCY	P: 207-324-5762 T: F: 207-490-5026 E: meaghan.arzberger@yccac.org W: www.yccac.org A: 81150	6 Spruce Street SANFORD, Maine 04073-2917	- English
COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE	P: 207-333-6419 T: 800-866-5588 F: 207-795-4069 E: homequest@community-concepts.org W: https://www.ccimaine.org/ A: 81580	17 Market Sq South Paris, Maine 04281-1533	- English ' .
KENNEBEC VALLEY COMMUNITY ACTION PROGRAM	P: 207-859-1500 T: 800-542-8227 F: E: housing@kvcap.org W: www.kvcap.org A: 81685	101 Water St Waterville, Maine 04901-6339	

National Foreclosure Mitigation Counseling (NFMC) grantees through NeighborWorks America located in MAINE

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Agency Name	Phone Website	Address	Languages
MMl - Auburn	Phone: 800-873-2227 Web:	250 Center St., Ste. 205 Auburn, Maine 4210	- English
MMI - Bangor	Phone: 800-308-2227 Web: www.moneymanagement.org	175 Exchange St., Ste. 200 Bangor, Maine 4401	- English
Penquis, Inc	Phone: 207-973-3500 Web: www.penquis.org	262 Harlow Street Bangor, Maine 04402	- English
Community Concepts, Inc.	Phone: 207-743-7716 Web: www.community-concepts.org	240 Bates Street Lewiston, Maine 04240	- English
Avesta Housing Development Corporation	Phone: 207-553-7777 Web: www.avestahousing.org	307 Cumberland Avenue Portland, Maine 04101	- English

MMI - South Portland

Phone: 800-873-2227

Web:

111 Wescott Road South Portland, Maine 4106

- English

MMI - South Portland

Phone: 800-308-2227

Web: www.moneymanagement.org

111 Wescott Road South Portland, Maine 4106

- English

Kennebec Valley Community Action Program

Phone: 800-542-8227 Web: www.kvcap.org 97 Water Street Waterville, Maine 04901

- English

https://apps.hud.gov/offices/hsg/sfh/hcc/fc/index.cfm? webListAction=search& searchstate=ME& filterSvc=dfc







PS Form 3817, April 2007 PSN 7530-02-000-9065

Certificate Of Mailing

To pay fee, affix stamps or meter postage here

This Certificate of Mailing provides evidence that mail has been presented to USPS for mailing.

This form may be used for domestic and international mail.

S1.85 0
US POSTAGE FIRST-CLASS
100 Cummings Center, Suite 303C

Beverly, MA 01915

To:

Sally Levesque

10 Huntley Drive

Scarborough, ME 04074





CERTIFIED MAIL



TO 0552 2T22 4066 9922 4T46

Doonan, Graves & Longori:

BEVERLY, MASSACHUSETTS 01915 100 CUMMINGS CENTER, SUITE 303C

260 82 200 82

US POSTAGE PRST-CLASS 062S0011238745

069'8\$

CERTIFIED MAIL



8T 05SL 2T22 H066 992L HTH6

ATTORNEYS AT LAW | EXCELLENCE DAILY Doonan, Graves & Longoria

100 CUMMINGS CENTER, SUITE 303C

BEVERLY, MASSACHUSETTS 01915

Scarborough, ME 04074 10 Huntley Drive 17 Jacquelin Levesque

Scarborough, ME 04074 10 Huntley Drive Sally Levesque

CERTIFIED MAIL



52 OSSZ 2122 HOLL 9922 HTHL

Doonan, Graves & Longon

BEVERLY, MASSACHUSETTS 01915 100 CUMMINGS CENTER, SUITE 303

Scarborough, ME 04074 10 Huntley Drive Jacquelin Levesque (B-57272-Levering

From: Nobody
To: Courtney Ball

Subject: Pre-Foreclosure Reporting Form Submission **Date:** Tuesday, February 27, 2024 10:52:54 AM

Your pre-foreclosure reporting form has been successfully submitted to the Bureau of Consumer Credit Protection. Here is a copy of your submission.

Mortgage Information

Company providing the notice:Doonan, Graves and Longoria LLC

Owner of the mortgage: Ajax Mortgage Loan Trust 2021-E, Mortgage-Backed Securities, Series 2021-E, by U.S.

Bank National Association, as Indenture Trustee

What term best describes the owner of the mortgage?:Private mortgage lender

Filer's Email Address:cb@dgandl.com

Contact information for persons having the authority to modify the mortgage to avoid foreclosure:Gregory Funding

LLC

Loss Mitigation Department/Loan Resolution

13190 SW 68th Parkway, Suite 200

Tigard, OR 97223

(866)712-5698

Consumer Information

Consumer First name: Jacquelin

Consumer Middle Initial/Middle Name:

Consumer Last name:Levesque

Consumer Suffix:

Property Address line 1:10 Huntley Drive

Property Address line 2: Property Address line 3:

Property Address City/Town:Scarborough

Property Address State:

Property Address zip code:04074 Property Address County:Cumberland

Notification Details

Date notice was mailed: 2/27/2024

Amount needed to cure default:10376.66 Consumer Address line 1:10 Huntley Drive

Consumer Address line 2: Consumer Address line 3:

Consumer Address City/Town:Scarborough

Consumer Address State:ME

Consumer Address zip code:04074

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From: Nobody
To: Courtney Ball

Subject: Pre-Foreclosure Reporting Form Submission

Date: Tuesday, February 27, 2024 10:52:54 AM

Your pre-foreclosure reporting form has been successfully submitted to the Bureau of Consumer Credit Protection. Here is a copy of your submission.

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Contact information for persons having the authority to modify the mortgage to avoid foreclosure: Gregory Funding

LLC

Loss Mitigation Department/Loan Resolution

13190 SW 68th Parkway, Suite 200

Tigard, OR 97223

(866)712-5698

Consumer Information

Consumer First name: Sally

Consumer Middle Initial/Middle Name:

Consumer Last name:Levesque

Consumer Suffix:

Property Address line 1:10 Huntley Drive

Property Address line 2: Property Address line 3:

Property Address City/Town:Scarborough

Property Address State:

Property Address zip code:04074 Property Address County:Cumberland

Notification Details

Date notice was mailed: 2/27/2024

Amount needed to cure default:10376.66 Consumer Address line 1:10 Huntley Drive

Consumer Address line 2: Consumer Address line 3:

Consumer Address City/Town:Scarborough

Consumer Address State:ME

Consumer Address zip code:04074

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From: Nobody
To: Courtney Ball

Subject: Pre-Foreclosure Reporting Form Submission **Date:** Tuesday, February 27, 2024 10:52:59 AM

Your pre-foreclosure reporting form has been successfully submitted to the Bureau of Consumer Credit Protection. Here is a copy of your submission.

Mortgage Information

Company providing the notice:Doonan, Graves and Longoria LLC

Owner of the mortgage: Ajax Mortgage Loan Trust 2021-E, Mortgage-Backed Securities, Series 2021-E, by U.S.

Bank National Association, as Indenture Trustee

What term best describes the owner of the mortgage?:Private mortgage lender

Filer's Email Address:cb@dgandl.com

Contact information for persons having the authority to modify the mortgage to avoid foreclosure:Gregory Funding

LLC

Loss Mitigation Department/Loan Resolution

13190 SW 68th Parkway, Suite 200

Tigard, OR 97223

(866)712-5698

Consumer Information

Consumer First name: Jacquelin

Consumer Middle Initial/Middle Name:

Consumer Last name:Levesque

Consumer Suffix:

Property Address line 1:10 Huntley Drive

Property Address line 2: Property Address line 3:

Property Address City/Town:Scarborough

Property Address State:

Property Address zip code:04074 Property Address County:Cumberland

Notification Details

Date notice was mailed:2/27/2024

Amount needed to cure default:10376.66 Consumer Address line 1:10 Huntley Drive 17

Consumer Address line 2: Consumer Address line 3:

Consumer Address City/Town:Scarborough

Consumer Address State:ME

Consumer Address zip code:04074

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